

United States Bankruptcy Court  
Northern District of Ohio

In re:  
Jonathan D. Dunn  
Monica M. Dunn  
Debtors

Case No. 16-16918-pmc  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0647-1

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 43

Date Rcvd: Apr 06, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 08, 2017.

db/db +Jonathan D. Dunn, Monica M. Dunn, 141 Dorland Avenue, Berea, OH 44017-2803  
24642578 Akron Billing Center, 3585 Ridge Park Drive, Akron, OH 44333-8203  
24642581 +Aris Radiology, 5655 Hudson Dr # 210, Hudson, OH 44236-4455  
24642586 +Credit Control LLC, P.O. Box 31179, Tampa, FL 33631-3179  
24642587 +Cuyahoga County Common Pleas, 1200 Ontario Street, Case No: JL-16-782806,  
Cleveland, OH 44113-1604  
24642588 +Cuyahoga County Common Pleas, 1200 Ontario Street, Case No: 16JL782806,  
Cleveland, OH 44113-1604  
24642591 +Dr. Maggie A. Kleem, DDS, 352 West Bagley Road, Berea, OH 44017-1348  
24642592 Emergency Prof. Services, Inc., P.O. Box 740021, Cincinnati, OH 45274-0021  
24642594 +FFCC, 24700 Chagrin Blvd, #205, Beachwood, OH 44122-5630  
24642597 +HRRG, P.O. Box 8486, Coral Springs, FL 33075-8486  
24642600 +Lakepoint/Kolbe Leasing, 3364 KOLBE RD, Lorain, OH 44053-1628  
24642602 +Medical & Implant Ctr Northcoast, 26777 Lorain Rd # 600, North Olmsted, OH 44070-3222  
24642603 +MetroHealth System, P.O. Box 931703, Cleveland, OH 44193-1811  
24642605 +Nissan Motor Acceptance, P.O. Box 660360, Dallas, TX 75266-0360  
24642606 +Northland Group Inc., P.O. Box 390846, Minneapolis, MN 55439-0846  
24642607 Professional Credit Control, P.O. Box 74446, Cleveland, OH 44194-4446  
24642609 +State of Ohio Dept. of Taxation, 150 East Gay Street, 21st Fl, Columbus, OH 43215-3191  
24642611 +Time Warner Cable, 1 Time Warner Center, New York, NY 10019-6010  
24642612 +United Collections Bureau Inc., 5620 Southwyck Blvd, Suite 206, Toledo, OH 43614-1501  
24642613 University Hospital, P.O. Box 94564, Cleveland, OH 44194-4564

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
tr EDI: QLAHELBLING.COM Apr 06 2017 22:08:00 Lauren A. Helbling, 55 Public Square, #2100,  
Cleveland, OH 44113-1902

ust +E-mail/Text: ustpregion09.cl.ecf@usdoj.gov Apr 06 2017 22:29:38 Cynthia J. Thayer,  
US Department of Justice, 201 Superior Avenue, Suite 441, Cleveland, OH 44114-1234  
cr EDI: WFFC.COM Apr 06 2017 22:08:00 Wells Fargo Bank, N.A., Default Document Processing,  
N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-7700  
24642579 EDI: ALLIANCEONE.COM Apr 06 2017 22:08:00 Alliance One, P.O. Box 3102,  
Southeastern, PA 19398-3102  
24642580 +EDI: RMSC.COM Apr 06 2017 22:08:00 Amazon, P.O. Box 965036, Orlando, FL 32896-5036  
24642582 +EDI: CAPITALONE.COM Apr 06 2017 22:08:00 Capital One, P.O. Box 30281,  
Salt Lake City, UT 84130-0281  
24642584 +EDI: RMSC.COM Apr 06 2017 22:08:00 Care Credit, P.O. Box 965036,  
Orlando, FL 32896-5036  
24642583 +EDI: RMSC.COM Apr 06 2017 22:08:00 Care Credit, P.O. Box 960061,  
Orlando, FL 32896-0061  
24642585 +EDI: CITICORP.COM Apr 06 2017 22:08:00 Citicards, P.O. Box 6241,  
Sioux Falls, SD 57117-6241  
24642590 EDI: DISCOVER.COM Apr 06 2017 22:08:00 Discover, P.O. Box 15316, Wilmington, DE 19850  
24642589 +EDI: NAVIENTFKASMDOE.COM Apr 06 2017 22:09:00 Dept Of Ed/Sallie Mae, P.O. Box 9635,  
Wilkes Barre, PA 18773-9635  
24642593 +E-mail/Text: bankruptcy@expressrecovery.com Apr 06 2017 22:30:18 Express Recovery Inc.,  
P.O. Box 26415, Salt Lake City, UT 84126-0415  
24642595 +EDI: FORD.COM Apr 06 2017 22:08:00 Ford Motor Credit, P.O. Box 542000,  
Omaha, NE 68154-8000  
24642596 EDI: CITICORP.COM Apr 06 2017 22:08:00 Home Depot, P.O. Box 6497,  
Sioux Falls, SD 57117-6497  
24642598 +E-mail/Text: bankruptcy@huntington.com Apr 06 2017 22:30:48 Huntington National Bank,  
7 Easton Oval, Columbus, OH 43219-6060  
24642599 +EDI: CBSKOHL'S.COM Apr 06 2017 22:08:00 Kohl's, P.O. Box 3043, Milwaukee, WI 53201-3043  
24642601 +EDI: TSYS2.COM Apr 06 2017 22:08:00 Macys, P.O. Box 8218, Mason, OH 45040-8218  
24642604 +EDI: WFNNB.COM Apr 06 2017 22:08:00 New York & Company, P.O. Box 182789,  
Columbus, OH 43218-2789  
24642608 EDI: HCA2.COM Apr 06 2017 22:09:00 Southwest General Hosptial, 18697 Bagley Road,  
Middleburg Heights, OH 44130-3497  
24642610 +EDI: WTRRN BANK.COM Apr 06 2017 22:08:00 Target, P.O. Box 1327,  
Minneapolis, MN 55440-1327  
24642614 +E-mail/Text: vci.bkcy@vwcredit.com Apr 06 2017 22:31:25 VW Credit Inc.,  
1401 Franklin Blvd, Libertyville, IL 60048-4460  
24642615 +EDI: WFFC.COM Apr 06 2017 22:08:00 Wells Fargo, P.O. Box 10335,  
Des Moines, IA 50306-0335  
24642616 +E-mail/Text: BKRMailOps@weltman.com Apr 06 2017 22:31:16 Weltman, Weinberg & Reis,  
323 W. Lakeside Avenue, Suite 200, Cleveland, OH 44113-1009

TOTAL: 23

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
CAB EAST LLC

cr

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 08, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 5, 2017 at the address(es) listed below:

Edward A. Bailey on behalf of Creditor CAB EAST LLC bknotice@reimerlaw.com  
Lauren A. Helbling lauren@helblinglpa.com, rrosalin1969@gmail.com/lhelbling@ecf.epiqsystems.com  
William J. Balena on behalf of Debtor Monica M. Dunn docket@ohbksource.com,  
debra@ohbksource.com  
William J. Balena on behalf of Debtor Jonathan D. Dunn docket@ohbksource.com,  
debra@ohbksource.com

TOTAL: 4

**Information to identify the case:**Debtor 1 **Jonathan D. Dunn**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-8810**

EIN \_\_\_\_-\_\_\_\_-\_\_\_\_

Debtor 2 **Monica M. Dunn**

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-0930**

EIN \_\_\_\_-\_\_\_\_-\_\_\_\_

United States Bankruptcy Court **Northern District of Ohio**Case number: **16-16918-pmc**

12/15

**Order of Discharge****IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Jonathan D. Dunn

Monica M. Dunn  
aka Monica Doehring4/5/17**By the court:** PAT E  
MORGENSTERN-CLARREN  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**